



Schedule of SAVINGS Rates

CHECKING ACCOUNTS	Current Rate	APY ¹
EARN with Performance Checking	3.50%	3.50%

Performance Checking

as high as **3.50%** ^{*APY}

YOU can EARN the MOST on your MONEY!

ask us or click here for details

SHARE & IRA CERTIFICATES OF DEPOSITS (Includes Traditional, Roth & Education IRAs)	Current Rate	APY ¹
\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	4.45%	4.55%
12-23 Month	4.45%	4.55%
24-35 Month	4.20%	4.29%
36-47 Month	4.22%	4.32%
48-59 Month	4.23%	4.32%
60-84 Month	4.23%	4.32%

Open a certificate with \$25,000 or more and **YOU EARN AN ADDITIONAL .10% APY!** (10 Basis Points)

REWARD MEMBERS CAN EARN UP TO AN ADDITIONAL 0.25%

Call us to find out how!

[Click Here to OPEN a Share Certificate ONLINE](#)

MONEY MARKET ACCOUNTS (MMA) & IRAs (Includes Traditional, Roth & Education IRAs)	Current Rate	APY ¹
IRA Balance ≥ \$100 - \$19,999	2.25%	2.25%
MMA Balance ≥ \$2,500 - \$19,999	2.25%	2.25%
Balance ≥ \$20,000 - \$49,999	2.35%	2.35%
Balance ≥ \$50,000	2.50%	2.50%

SAVINGS & CLUB ACCOUNTS	Current Rate	APY ¹
\$5 Minimum to Open		
Share Savings Account	0.05%	0.05%
Club Account	0.05%	0.05%
Youth Share Savings	0.05%	0.05%

Schedule of LOAN Rates

Your rate will vary based on credit rating.

VEHICLE/TRUCK LOANS	APR ² as low as	
	NEW	USED
36 Months	5.25%	5.25%
48 Months	6.00%	6.00%
60 Months	6.25%	6.25%
72 Months (\$20,000 min)	6.75%	6.75%
84 Months (\$40,000 min) 100% financing	7.50%	NEW ONLY
96 Months (\$60,000 min) 100% financing	9.00%	NEW ONLY

MOTORCYCLE LOANS	APR ² as low as	
	NEW	USED
36 Months	6.99%	7.99%
48 Months	7.74%	8.74%
60 Months	8.49%	9.49%
72 Months	9.24%	10.24%

[Click to APPLY NOW](#)

PERSONAL LOANS & LINE OF CREDIT	APR ² as low as	
	12 Months	8.99%
24 Months	9.49%	
36 Months	9.99%	
48 Months	10.49%	
60 Months	10.99%	
72 Months	11.49%	
Payday Alternative Loan (PAL)	28.00%	
Emergency Loan	11.99%	
Line-of-Credit (LOC - includes overdrafts)	13.99%	

VISA CREDIT CARDS	APR ² as low as	
	Platinum	10.99%
Gold	15.99%	
Classic	17.99%	

SECOND TRUSTS (HOME EQUITY LOANS)	APR ² as low as	
	10 Year	7.875%
15 Year	8.000%	
20 Year	8.125%	
25 Year	8.250%	

HOME EQUITY LINE of CREDIT	APR ² as low as	
	Base Rate (Prime + 0.25%)	8.00%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	8.75%	

SHARE SECURED Above Dividend Rate by 3.75%

We do **MORTGAGES** in all 50 states and Washington, D.C. too – get details & current rates

¹APY = Annual Percentage Yield. An early withdrawal penalty may be assessed for share certificates.
²APR = Annual Percentage Rate.
³Wall Street Journal Prime Rate as published on the last day of the month.
Refinance offers DO NOT apply to existing DOCFCU vehicle loans, only loans from other financial institutions.
ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.